

Trend Analysis--Quarterly (click here for Annual Analysis)

For the definition of a financial field, click on the field name.

Balance Sheet (\$000)					
	2009 Q2	2008 Q2	Y-Y Ch (%)	2009 Q1	Q-Q Ch (%) [†]
Loans Held for Investment, before Reserves	5,669,729	6,675,148	(15.06)	5,823,595	(10.57)
Loans Held for Sale, before Reserves	37,794	136,745	(72.36)	30,498	95.69
Loan Loss Reserve	193,186	186,889	3.37	196,510	(6.77)
Net Loans Receivable	5,514,337	6,625,004	(16.76)	5,657,583	(10.13)
Intangible Assets	139,782	140,182	(0.29)	139,782	0.00
Total Assets	7,037,435	8,838,691	(20.38)	7,352,980	(17.17)
Deposits	4,607,784	5,978,256	(22.92)	5,099,681	(38.58)
Debt, Senior and Subordinated	1,536,585	2,027,176	(24.20)	1,334,154	60.69
Common Equity	559,324	561,086	(0.31)	545,465	10.16
Total Shareholders' Equity	559,324	561,086	(0.31)	545,465	10.16
Shares Outstanding (actual)	46,639,104	46,639,104	0.00	46,639,104	0.00
Income Statement (\$000)					
	2009 Q2	2008 Q2	Y-Y Ch (%)	2009 Q1	Q-Q Ch (%) [†]
Net Interest Income	86,175	91,045	(5.35)	84,393	8.45
Provision for Loan Losses	33,736	38,515	(12.41)	41,100	(71.67)
Noninterest Income	37,996	30,996	22.58	16,117	543.00
Noninterest Expense	65,225	76,245	(14.45)	69,377	(23.94)
Net Income Before Taxes	20,910	7,281	187.19	(716)	NM
Provision for Taxes	8,826	765	1,053.73	(685)	NM
Net Income	12,084	6,516	85.45	(31)	NM
Per Share Items (\$)					
	2009 Q2	2008 Q2	Y-Y Ch (%)	2009 Q1	Q-Q Ch (%) [†]
Book Value per Share	11.99	12.03	(0.33)	11.70	9.91
Tangible Book Value	8.99	9.02	(0.34)	8.70	13.41
Diluted EPS Before Extra	0.26	0.14	85.71	0.00	NM
Diluted EPS After Extra	0.26	0.14	85.71	0.00	NM
Dividends Declared	0.0000	0.1000	NM	0.0000	0.00
Performance Ratios (%)					
	2009 Q2	2008 Q2	Y-Y Ch (bp)	2009 Q1	Q-Q Ch (bp)
ROAA	0.69	0.28	41	0.00	69
ROAE	8.67	4.58	409	(0.02)	869
Net Interest Margin	5.52	4.34	118	4.98	54
Loans / Deposits	123.05	111.66	1,139	114.20	885
Efficiency Ratio	55.76	61.64	(588)	62.38	(662)
Balance Sheet Ratios (%)					
	2009 Q2	2008 Q2	Y-Y Ch (bp)	2009 Q1	Q-Q Ch (bp)
Tangible Equity/ Tangible Assets	6.08	4.84	124	5.62	46
Equity/ Assets	7.95	6.35	160	7.42	53
Asset Quality Ratios (%)					

	2009 Q2	2008 Q2	Y-Y Ch (bp)	2009 Q1	Q-Q Ch (bp)
Nonperforming Assets/ Assets	3.81	3.36	45	3.62	19
Loan Loss Reserves/ Gross Loans	3.38	2.74	64	3.36	3
Loan Loss Reserves/ NPAs	72.06	62.98	908	73.73	(167)
Net Charge-offs/ Avg Loans	2.58	1.78	80	2.42	16
Regulatory Capital Ratios (%)					
	2009 Q2	2008 Q2	Y-Y Ch (bp)	2009 Q1	Q-Q Ch (bp)
Tier 1 Capital Ratio	9.57	8.08	149	8.95	62

[†] Q-Q Ch(%)= most recent quarter minus prior quarter annualized e.g. [(Q4-Q3)/Q3]*4

* Percentages presented for individual quarters are annualized by taking the quarter amount and multiplying by four.